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11 Attorneys for Plaintiffs
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12 [ADDITIONAL COUNSEL APPEAR ON
LAST PAGE]
13

14 **UNITED STATES DISTRICT COURT**
15 **NORTHERN DISTRICT OF CALIFORNIA**
16 **OAKLAND DIVISION**

17 MELVIN SALVESON, an individual,
EDWARD LAWRENCE, an individual
18 DIANNA LAWRENCE, an individual
and WENDY M. ADAMS, an individual on
19 behalf of themselves and those similarly
situated,
20

Plaintiffs,

21 v.

22 JP MORGAN CHASE & CO; J.P. MORGAN
BANK, N.A.; BANK OF AMERICA
23 CORPORATION; BANK OF AMERICA
N.A.; CAPITAL ONE F.S.B.; CAPITAL
24 ONE FINANCIAL CORPORATION;
CAPITAL ONE BANK; HSBC FINANCE
25 CORPORATION; HSBC BANK USA, N.A.;
HSBC NORTH AMERICAN HOLDINGS,
26 INC.; HSBC HOLDINGS, PLC,

27 Defendants.
28

Case No: 4:13-cv-05816-SBA

CLASS ACTION

**[PROPOSED] ORDER DENYING
DEFENDANTS' MOTION TO DISMISS
PLAINTIFFS' COMPLAINT**

Judge: Hon. Sandra Brown Armstrong
Date: July 15, 2014
Time: 1:00 p.m.
Courtroom: 1, 4th Floor

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1 After review and consideration of the parties' briefing and due consideration of the
2 arguments of counsel, the Court hereby DENIES Defendants' Motion to Dismiss Plaintiffs'
3 Complaint.

4 **IT IS SO ORDERED.**

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6 Dated: _____, 2014

7 HONORABLE SAUNDRA BROWN ARMSTRONG
8 United States District Court Judge
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ECF ATTESTATION

I, Lingel H. Winters, am the ECF User whose ID and Password are being used to file this:

**[PROPOSED] ORDER DENYING DEFENDANTS'
MOTION TO DISMISS PLAINTIFFS' COMPLAINT**

In compliance with Civil L.R. 5-1(i)(3), I hereby attest that Joseph M. Alioto concurred in
this filing.

LAW OFFICES OF LINGEL H. WINTERS

Dated: May 15, 2014

By: /s/ Lingel H. Winters

LINGEL H. WINTERS

Attorneys for Plaintiffs